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One Agency - Multiple Insurance Carrier Options



aetna

UnitedHealthcare

Humana

AARP

As a true independent agency, we represent all of the top insurance carriers in North Carolina and we are committed to finding the right plan for you and your situation.

Medicare Updates

The Medicare Access and CHIP Reauthorization Act of 2015 (MACRA) became effective January 1, 2017 and it will impact those on Medicare in several ways in the years ahead. Below is a brief overview of the key aspects of MACRA that may directly impact you in the near future.

New Medicare Cards: In an effort to remove Social Security numbers from Medicare cards, CMS will be issuing everyone on Medicare a new Medicare card known as a Medicare Beneficiary ID (MBI). As you can imagine, this is a rather huge project which is why it is taking several years to implement. However, it is expected to be in place by January 1, 2019.

Medicare Supplement Plan Changes: The current Medicare Supplement Plan F will no longer be offered to anyone becoming eligible for Medicare on or after January 1, 2020. However, those that currently have Plan F will be allowed to keep it and those eligible for Medicare prior to January 1, 2020 (but not yet enrolled in Medicare) will still be allowed to purchase Plan F. It is also worth noting that the High Deductible Plan F is also going away and will be replaced with a High Deductible Plan G.



Newsletter

SPRING 2017

Medicare Supplement Product Updates

BCBSNC Medicare Supplements: BCBSNC recently announced the new June 1, 2017 renewal rates for their Medicare Supplement plans. We were pleased to see that the Supplement rates remained very stable and competitive. BCBSNC will continue to offer the Silver-n-Fit program (an additional \$50/year) as an option with the majority of their Medicare Supplemental plans. However, one change is that the Silver-n-Fit program will no longer be offered with the High Deductible Plan F.

AARP Medicare Supplements by United Healthcare: There are a lot of exciting changes happening with the AARP/UHC Medicare Supplement plans in the months ahead. UHC announced they will be expanding their early enrollment discounts which will lead to reduced rates in some situations. They will also begin offering Medicare Supplement Plan G starting on July 1, 2017. Keep in mind that all AARP/UHC Supplemental plans include access to the Silver Sneakers fitness program at no additional charge.

Thinking of Switching Medicare Supplement Plans?



If you are currently enrolled in a Medicare Supplement plan and wish to change plans or insurance carriers – please call us. With so many Medicare Supplement plan options available, it can be a challenge knowing if you have the right plan. One of the most important features to look for with any Medicare Supplement insurance carrier is the renewal rate history for the carrier over the past five to ten years. Since rates tend to increase as you get older, it is important to be with a carrier that has a proven track record for stable rate increases. It is

also important to keep in mind that most carriers will require you to answer health history questions in order to be accepted in a new plan if you are outside of the initial enrollment into Medicare. Underwriting can vary between carriers, so we recommend speaking to a professional agent when searching for a new plan.

Welcome to Medicare Seminars

Know someone getting ready to go on Medicare? We offer our free “Welcome to Medicare” seminars throughout the area each month. These short and informative educational seminars (not sales presentations) explain how to get signed up for Medicare and are full of useful tips on selecting the right type of plan to go with your Medicare coverage. For a complete listing of upcoming events, please go to www.TriadMedicare.com to RSVP for an event near you.

INTRODUCING

www.journeyofyou.net



As we all get older, it is more important than ever to make sure we continue to nurture our mind, spirit and body in positive ways. With the help of Suzanne York of Journey of You, Inc., we hope to provide our clients with ongoing wellness education and guidance related to healthy living for seniors. Suzanne is a NASM personal trainer (trained in Silver Sneakers), yoga instructor and nutrition coach. Her ideas are sure to inspire and help you stay happy and healthy throughout your senior years. Have a question for Suzanne? She can be contacted at suzanne@journeyofyou.net or find her online at www.journeyofyou.net.



Why is protein such an important nutrient for seniors and what are some ways to add more to my diet?

Protein is an essential building block of our body's tissues, enzymes and immune system. The right amount of protein helps prevent bone and muscle loss and also helps with appetite regulation. Although protein can be found in most edible things, there are certain food sources that provide much higher amount of proteins. A few examples are lean meats, seafood, poultry, nuts (unsalted), seeds and legumes. You can also use vegetables as a great source of protein. A few vegetables that are high in protein include spinach, peas, kale, broccoli and sprouts.

Fruit & Veggie Smoothie: 1-2 cups water, chilled green tea or unsweetened almond/coconut milk; 1/4 cup frozen spinach or 1 handful fresh baby spinach; 1 cup frozen or fresh berries; 1 serving of whey protein powder; 1-2 Tablespoons chia seeds.



What is the recommended amount of exercise for most Seniors and what are some tips for staying fit?

A comprehensive exercise program for seniors contains a balance of aerobic exercise, strength training and flexibility. If you're age 65 or older, it is recommended that you get 2 to 3 hours of moderate-intensity exercise per week. For most people the hardest part is knowing how to get started and sticking with a consistent routine. I recommend that you start slow and find activities that you enjoy. Great low impact exercises include walking, cycling, swimming and water aerobics. As the weather gets warmer, it is a great time to go outside for a walk or do simple gardening. Often overlooked, your flexibility is one of the most important areas that can often be improved in a short amount of time. Whether you are doing simple stretches at home or you decide to try a senior yoga class, you will be amazed at the progress you can make by working on your flexibility in small steps. Improved flexibility will lead to improved strength and balance that will help you with everyday tasks.